

RBS Position on Human Rights

At RBS we recognise our corporate responsibility to respect and uphold human rights; our position is endorsed by our Board-level Sustainable Banking Committee. Our commitment to human rights is in alignment with the following standards and principles; The Equator Principles, International Labour Organisation's Declaration of Fundamental Principles and Rights at Work, OECD Guidelines for Multinational Enterprises, United Nations Global Compact, Universal Declaration of Human Rights, United Nations Guiding Principles on Business and Human Rights, Women Empowerment Principles and the Living Wage Foundation.

We regularly review our policies and procedures to ensure that we avoid infringing on the human rights of others in our own operations, and support and respect the protection of internationally proclaimed human rights throughout our broader sphere of influence.

We have adopted and contributed to a number of internationally accepted initiatives which specifically address the management of human rights issues. We also welcome the Modern Slavery Act in the UK and its aim to help eradicate slavery, forced labour and human trafficking. RBS aims to ensure there is no modern slavery in our business and supply chain through the continued implementation of policies covering our customers, colleagues and suppliers. Our most recent annual Modern Slavery Act Statement, which outlines the steps we have taken to prevent and eradicate modern slavery in our business and supply chain, can be found on [RBS.com](https://www.rbs.com).

Our colleagues

We select our people solely on the basis of merit, and actively recruit from the widest available pool of talent, advertising internally and externally to give us the best possible choice for selection and to avoid the possibility of discrimination.

Our Values emphasise our commitment to Doing the right thing; Working together; Serving customers and Thinking long term. "Thinking long term" includes a clear commitment to respecting human rights.

The RBS Code of Conduct supports our people to achieve the best outcomes for our customers by adhering to ethical standards, including a clear commitment to respecting human rights. It includes guidance on how to raise issues and concerns including a confidential help line and a whistle blowing policy.

The Code includes a "Yes Check" decision-making framework which helps our people to use good judgement and act with integrity, openness and fairness. The Code is underpinned by our group policy framework.

We listen to our people in a variety of ways, including through an annual employee survey and our employee representatives, enabling our people to raise issues regarding their working environment. We also have in place an independent whistleblowing facility for employees to raise concerns, without fear of adverse consequence.

We run an Inclusion e-learning module which is compulsory for all RBS employees. It supports the development of an inclusive mind-set which is important so we can all play our part in ensuring RBS values diversity by welcoming and respecting differences. Over 80% of RBS colleagues have also completed our Unconscious Bias training programme, which is helping them to better identify and recognise their own biases. In turn, they are building more diverse teams where differences are valued, ensuring we better understand the diverse needs of our customers and communities we serve.

In addition, client-specific human rights training is delivered to risk professionals and relevant employees across the Group.

Our suppliers

Our Supplier Code of Conduct sets out our expectations of the companies that we work with. It clearly states that our suppliers should not engage in breaches of human rights or labour rights, or in discrimination.

We are also committed to equal opportunities for suppliers, and recognise that diversity strengthens our supply chain.

Our customers

We have a robust Environmental, Social and Ethical (ESE) Risk policy framework, with sector-specific policies relating to sectors that present higher ESE risks. These policies include specific appetite positions relating to human rights screening which are regularly reviewed and updated to ensure best practice.

We conduct due diligence on clients relating to human rights standards, and expect our clients to share our commitment to respecting human rights associated with their operations.

Further Information

For further information on our approach to Human Rights please visit <https://www.rbs.com/rbs/sustainability/responsible-business/business-and-human-rights.html>

For more information on our approach to Modern Slavery please visit <https://www.rbs.com/rbs/sustainability/responsible-business/modern-slavery-act.html>